

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
KHIO, JOHN § Case No. 17-01791 JSB
KHIO, ROZA §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 12,515.00 (Without deducting any secured claims)	Assets Exempt: 6,735.00
Total Distributions to Claimants: 4,686.00	Claims Discharged Without Payment: 180,221.00
Total Expenses of Administration: 11,370.35	

3) Total gross receipts of \$ 29,502.63 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 13,446.28 (see **Exhibit 2**), yielded net receipts of \$ 16,056.35 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 26,736.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	11,370.35	11,370.35	11,370.35
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	180,221.00	4,648.30	4,648.30	4,686.00
TOTAL DISBURSEMENTS	\$ 206,957.00	\$ 16,018.65	\$ 16,018.65	\$ 16,056.35

4) This case was originally filed under chapter 7 on 01/20/2017 . The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/19/2018 By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
FORECLOSURE SUPRLUS FUNDS	1229-000	29,502.63
TOTAL GROSS RECEIPTS		\$ 29,502.63

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
JOHN KHIO	Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	8200-002	13,446.28
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 13,446.28

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Alphera Financial Serv P.O. Box 3608 Dublin, OH 43016		26,206.00	NA	NA	0.00
	Toyota Motor credit Corp Po Box 8026 Cedar Rapids, IA 52408		530.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL SECURED CLAIMS			\$ 26,736.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL	2100-000	NA	2,355.64	2,355.64	2,355.64
ASSOCIATED BANK	2600-000	NA	179.55	179.55	179.55
CLERK OF US BANKRUPTCY COURT	2700-000	NA	260.00	260.00	260.00
GIAGNORIO & ROBERTELLI	3210-600	NA	990.00	990.00	990.00
GIAGNORIO & ROBERTELLI	3220-610	NA	209.50	209.50	209.50
ALFORD ELLLIOTT	3991-000	NA	7,375.66	7,375.66	7,375.66
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 11,370.35	\$ 11,370.35	\$ 11,370.35

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	CCO Mortgage Corp. 10561 Telegraph Rd Glen Allen, VA 23059		39,985.00	NA	NA	0.00
	Chase Card Attn: Correspondence Po Box 15298 Wilmington, DE 19850		3,755.00	NA	NA	0.00
	Citibank/The Home Depot Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 S Louis, MO 63129		1,923.00	NA	NA	0.00
	Comenity Bank/Value City Furniture Po Box 182125 Columbus, OH 43218		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Credit First/CFNA Bk13 Credit Operations Po Box 818011 Cleveland, OH 44181		733.00	NA	NA	0.00
	Ditech Financial Attn Bankruptcy PO Box 6172 Rapid City, SD 57709		94,300.00	NA	NA	0.00
	DuPage County Homeownership Center 1600 E Roosevelt Rd. Wheaton, IL 60187		30,000.00	NA	NA	0.00
	Hsbc Bank Usa, Na Po Box 2013 Buffalo, NY 14240		5,525.00	NA	NA	0.00
	US Bank/Rms CC Card Member Services Po Box 108 St Louis, MO 63166		4,000.00	NA	NA	0.00
000001	CREDIT FIRST/CFNA	7100-900	NA	776.67	776.67	776.67
000002	U.S. BANK NATIONAL ASSOCIATION	7100-900	NA	3,871.63	3,871.63	3,871.63
	CREDIT FIRST/CFNA	7990-000	NA	NA	NA	6.30
	U.S. BANK NATIONAL ASSOCIATION	7990-000	NA	NA	NA	31.40

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL GENERAL UNSECURED CLAIMS			\$ 180,221.00	\$ 4,648.30	\$ 4,648.30	\$ 4,686.00

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit 8

Case No: 17-01791 JSB Judge: JANET S. BAER
Case Name: KHIO, JOHN
KHIO, ROZA
For Period Ending: 03/19/18

Trustee Name: GINA B. KROL
Date Filed (f) or Converted (c): 01/20/17 (f)
341(a) Meeting Date: 02/21/17
Claims Bar Date: 09/08/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2013 Chevrolet Suburban mileage: 150000	12,000.00	12,000.00		0.00	FA
2. 2000 Honda Accord mileage: 160000	300.00	0.00		0.00	FA
3. 2008 Toyota Corolla mileage: 115000	1,500.00	265.00		0.00	FA
4. General Items of Household Goods and Furnishings	200.00	0.00		0.00	FA
5. General Items of Wearing Apparel	250.00	250.00		0.00	FA
6. BMO Harris Bank 0210	2,000.00	0.00		0.00	FA
7. BMO Harris	3,000.00	0.00		0.00	FA
8. FORECLOSURE SUPRLUS FUNDS (u)	29,502.63	29,502.63		29,502.63	FA

TOTALS (Excluding Unknown Values) \$48,752.63 \$42,017.63 \$29,502.63 \$0.00
Gross Value of Remaining Assets
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee reviewing claims and will file TFR
October 12, 2017, 12:33 pm

Trustee reopened case on 5/26/17 to pursue foreclosure surplus funds; special counsel and asset recovery broker are
being employed June 08, 2017, 09:24 am

Initial Projected Date of Final Report (TFR): 12/31/17 Current Projected Date of Final Report (TFR): 12/31/17

/s/ GINA B. KROL

Date: 03/19/18

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GINA B. KROL

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-01791 -JSB
Case Name: KHIO, JOHN
KHIO, ROZA
Taxpayer ID No: *****3747
For Period Ending: 03/19/18

Trustee Name: GINA B. KROL
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****8036 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/16/17	8	DUPAGE COUNTY SHERIFF CHANCERY SURPLUS TRUST 501 N COUNTY FARM ROAD WHEATON, IL 60187		1229-000	29,502.63		29,502.63
07/10/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		21.22	29,481.41
08/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		43.83	29,437.58
09/08/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		43.77	29,393.81
09/13/17	030001	Alford Elliott Urban Asset Recovery 2510 E. 83rd Street Chicago, IL 60617	Recovery Fee per Court Order	3991-000		7,375.66	22,018.15
10/06/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		38.05	21,980.10
11/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		32.68	21,947.42
01/18/18	030002	Gina B. Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Final Distribution Trustee's Fees	2100-000		2,355.64	19,591.78
01/18/18	030003	Clerk of US Bankruptcy Court 219 S. Dearborn Street 7th Floor Chicago, IL 60602	Final Distribution Reopening Fee	2700-000		260.00	19,331.78
* 01/18/18	030004	Giagnorio & Robertelli 130 S. Bloomingdale Rd. Bloomingdale, IL 60108	Final Distribution Attorneys' Fees	3210-603		990.00	18,341.78
01/18/18	030005	Giagnorio & Robertelli 130 S. Bloomingdale Rd. Bloomingdale, IL 60108	Final Distribution Attorneys' Expenses	3220-610		209.50	18,132.28
01/18/18	030006	Credit First/CFNA	Final Distribution			782.97	17,349.31

Page Subtotals

29,502.63

12,153.32

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Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/18/18	030007	Bk13 Credit Operations Po Box 818011 Cleveland, OH 44181	Claim 776.67 Interest 6.30 U.S. Bank National Association Bankruptcy Department PO Box 108 St. Louis, MO 63166-0108	7100-900 7990-000		3,903.03	13,446.28
01/18/18	030008	JOHN KHIO ROZA KHIO BLOOMINGDALE, IL 60108	Claim 3,871.63 Interest 31.40 Final Distribution Surplus Funds	7100-900 7990-000 8200-002		13,446.28	0.00
* 02/12/18	030004	Giagnorio & Robertelli 130 S. Bloomingdale Rd. Bloomingdale, IL 60108	Final Distribution Check lost. Trustee to issue replacement.	3210-603		-990.00	990.00
02/12/18	030009	Giagnorio & Robertelli 130 S. Bloomingdale Rd. Bloomingdale, IL 60108	Final Distribution Attorneys' Fees Replacement check	3210-600		990.00	0.00

Page Subtotals 0.00 17,349.31

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Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					29,502.63	29,502.63	0.00
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					29,502.63	29,502.63	
Less: Payments to Debtors						13,446.28	
Net					29,502.63	16,056.35	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****8036					29,502.63	16,056.35	0.00
					29,502.63	16,056.35	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00